B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	7	950,000.00		
B - Personal Property	Yes	5	172,915.17		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		1,298,693.57	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		6,108.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		6,388,168.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,445.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			15,477.00
Total Number of Sheets of ALL Schedules		22			
		Total Assets	1,122,915.17		
			Total Liabilities	7,692,970.16	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

■ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6B (Official Form 6B) (12/07)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		**First American Bank, Clive, Iowa account for daughter, the Debtor may be a signor on the account, account has been maintained by Debtor's spouse, the Debtor has no ownership interest in this account**	**-**	**Unknown**
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				

Sub-Total > **0.00**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		**North Shore Development Company, a former Arkansas corporation - The Debtor and his sister were each 50% owners of this corporation. To the knowledge and recollection of the Debtor, this corporation never conducted any business other than investments, and since circa 2000 has not owned any assets. The corporation status has been revoked by the State of Arkansas.**	**-**	**Unknown**
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		**Circa October 10, 2013, after the commencement of this case, the Debtor filed his 2012 U.S. and Iowa personal income tax returns. The federal return shows an overpayment of $3,000, all of which is attributable to an additiional child tax credit calculated on Form 8812. This credit may not be an asset of this case but it is claimed exempt.**	**-**	**3,000.00**
		Circa October 10, 2013, after the commencement of this case, the Debtor filed his 2012 U.S. and Iowa personal income tax returns. The Iowa return shows an overpayment of $312, all of which is attributable to income tax withheld from wages or gambling winnings. This refund may not be asset of this case but it is claimed exempt.	**-**	**318.00**

Sub-Total > **3,318.00**
(Total of this page)

Sheet **1** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		**The Debtor is named as a beneficiary or contingent beneficiary of five (5) trusts established by his parents. The Debtor may have had knowledge of the trusts at one time but had no recollection of the trusts at the time of preparation of the original schedules. To the knowledge of the Debtor, he has not received any money or property from the trusts at any time. At the time of preparation of the original Schedules, the Debtor had no recollection of the funding of the trusts, and no knowledge of the current assets of the trusts, if any. The Debtor may have had copies of the trusts at one time, however, if he did, he has no idea of the location of any such copies at this time. The copies of trusts provided by the Debtor to the Chapter 7 Trustee were provided to the Debtor's attorney by his parents' attorney after the filing of the U.S. Trustee's complaint against the Debtor. Copies of selected pages of the trusts identifying the trusts, date of formation and grantors will be filed as a support document to this Amended Schedule B. Complete copies of the trusts will be provided to the Chapter 7 Trustee. Copies of the trusts are not filed with the Court because they are more than 250 pages in length and they contain either estate planning or other personal information of the Debtor's family.**	**-**	**Unknown**
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				

Sub-Total > **0.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.		**3 Sailboats owned by the Debtor's 2 daughters. One or more of the sailboats may be titled in the name of the Debtor, however the Debtor denies any ownership interest in any of the sailboats. The existence of the sailboats was disclosed in answer to Question 14 of the originally filed Statement of Financial Affairs.**	**-**	**0.00**
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.		**Debtor is a member of one or more frequent flyer programs, including a program operated by United Airlines, and may have accrued and unused mileage credits. The Debtor may have accrued credits or perks under said programs, however the Debtor believes they are non-transferable and without monetary value.**	**-**	**Unknown**

Sub-Total > **0.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **John H. Vratsinas**, Case No. **13-01085**
Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Debtor is a member of one or more frequent users programs operated by hotel and lodging entities and may have accrued and unused credits. The Debtor may have accrued credits or perks under said programs, however the Debtor believes they are non-transferable and without monetary value.	**-**	**Unknown**
		Debtor is a member of the United Airlines Red Carpet Club. The Debtor may have accrued credits or perks under said programs, however the Debtor believes they are non-transferable and without monetary value.	**-**	**Unknown**

Sub-Total > **0.00**
(Total of this page)

Total > **3,318.00**

Sheet **4** of **4** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re **John H. Vratsinas**, Debtor

Case No. **13-01085**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. §522(b)(2)
■ 11 U.S.C. §522(b)(3)

■ Check if debtor claims a homestead exemption that exceeds $155,675. *(Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Other Liquidated Debts Owing Debtor Including Tax Refund			
Circa October 10, 2013, after the commencement of this case, the Debtor filed his 2012 U.S. and Iowa personal income tax returns. The federal return shows an overpayment of $3,000, all of which is attributable to an additiional child tax credit calculated on Form 8812. This credit may not be an asset of this case but it is claimed exempt.	**Iowa Code § 627.6(8)(a)**	**3,000.00**	**3,000.00**
Circa October 10, 2013, after the commencement of this case, the Debtor filed his 2012 U.S. and Iowa personal income tax returns. The Iowa return shows an overpayment of $312, all of which is attributable to income tax withheld from wages or gambling winnings. This refund may not be asset of this case but it is claimed exempt.	**Iowa Code § 627.6(10)**	**318.00**	**318.00**
Total:		**3,318.00**	**3,318.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court
Northern District of Iowa

In re **John H. Vratsinas**, Debtor(s) — Case No. **13-01085**, Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **24** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 3, 2014**

Signature **/s/ John H. Vratsinas**
John H. Vratsinas
Debtor

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.